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The present invention is system and method for holding voice chat over a telephone network. An embodiment for implementing the invention can comprise the following steps. First, a caller accesses the chat service by dialing a telephone number that is associated with the service of the present invention. Second, the caller is routed to a conference bridge circuit. Third, the subscriber enters a public chat room. Fourth, the subscriber participates in the public chat room that he or she had entered. While in the public chat room, the subscriber hears the voices of other chatters in the public chat room, and those chatters hear the subscriber's voice when the subscriber speaks. Fifth, at anytime, the subscriber may leave the public chat room by pressing an appropriate key on the keypad. In the preferred embodiment, two or more chatters may request to be placed in a private chat room for a private discussion that is not heard by other chatters of the public chat room.

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